

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-27833-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tracy E Ralph  
343 Lakeview Avenue  
Ringwood, NJ 07456-2118

Social Security No.:  
xxx-xx-4668

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 8, 2018.

On 2/13/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: March 21, 2018  
Time: 09:00 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 20, 2018  
JAN: lc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Tracy E Ralph  
 Debtor

Case No. 17-27833-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 32

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db Tracy E Ralph, 343 Lakeview Avenue, Ringwood, NJ 07456-2118  
 517044567 American Express, PO Box 981537, El Paso, TX 79998-1537  
 517227897 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517044568 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 517044569 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
 517167677 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517044570 Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298  
 517044571 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
 517044572 Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789  
 517044573 Dan Ralph, 343 Lakeview Ave, Ringwood, NJ 07456-2118  
 517201699 ECMC, PO BOX 16408, ST.PAUL, MN 55116-0408  
 517044577 Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5360  
 517104811 +Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
 517044578 Parker McCay, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539  
 517089406 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507  
 517044581 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634)  
 517057755 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2018 23:42:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 20 2018 23:42:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecscedi@recoverycorp.com Feb 20 2018 23:46:15  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517044574 E-mail/Text: mrdiscen@discover.com Feb 20 2018 23:42:07 Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316  
 517056938 E-mail/Text: mrdiscen@discover.com Feb 20 2018 23:42:07 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517044575 E-mail/Text: bnckohlnotices@becket-lee.com Feb 20 2018 23:42:12 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115  
 517192033 E-mail/Text: camanagement@mtb.com Feb 20 2018 23:42:31 M&T Bank,  
 Mortgage Payment Processing, P.O. Box 1288, Buffalo, NY 14240  
 517044576 E-mail/Text: camanagement@mtb.com Feb 20 2018 23:42:31 M&T Bank, PO Box 844, Buffalo, NY 14240-0844  
 517181836 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 21 2018 00:07:54  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
 517196826 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 21 2018 00:07:50  
 Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541  
 517196827 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 20 2018 23:51:43  
 Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541  
 517275497 E-mail/Text: bnc-quantum@quantum3group.com Feb 20 2018 23:42:37  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517044579 E-mail/PDF: gecscedi@recoverycorp.com Feb 20 2018 23:46:15 SYNCB/Toys R Us, PO Box 965001, Orlando, FL 32896-5001  
 517049037 +E-mail/PDF: gecscedi@recoverycorp.com Feb 20 2018 23:46:00 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517044580 E-mail/Text: bankruptcy@td.com Feb 20 2018 23:42:47 TD Bank NA, 32 Chestnut St, Lewiston, ME 04240-7744

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517044582\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermbcay.com,  
BKcourtnotices@parkermbcay.com  
Brian Gregory Hannon on behalf of Debtor Tracy E Ralph bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5